

State of Washington
Office of Insurance Commissioner
2004 Washington Market Share and Loss Ratio
Line of Business: Other Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$41,413	6.84%	\$39,491	\$40,680	103.01%
2	Federal Ins Co	20281	IN	\$37,893	6.26%	\$36,229	\$16,371	45.19%
3	St Paul Fire & Marine Ins Co	24767	MN	\$32,549	5.37%	\$31,821	\$19,448	61.12%
4	Continental Cas Co	20443	IL	\$31,044	5.13%	\$30,420	\$14,081	46.29%
5	American States Ins Co	19704	IN	\$23,362	3.86%	\$25,492	\$6,667	26.15%
6	Zurich American Ins Co	16535	NY	\$17,962	2.97%	\$15,835	\$16,385	103.47%
7	Insurance Co Of The State Of PA	19429	PA	\$17,145	2.83%	\$16,148	\$5,019	31.08%
8	XL Specialty Ins Co	37885	DE	\$14,963	2.47%	\$13,544	\$1,695	12.51%
9	General Ins Co Of Amer	24732	WA	\$14,800	2.44%	\$16,219	\$25,083	154.65%
10	Attorneys Liab Assur Society Inc RRG	10639	VT	\$14,639	2.42%	\$14,639	\$11,460	78.28%
11	Executive Risk Ind Inc	35181	DE	\$13,562	2.24%	\$13,380	\$21,327	159.40%
12	American Guarantee & Liability Ins	26247	NY	\$13,310	2.20%	\$14,100	\$23,075	163.65%
13	Ohio Cas Ins Co	24074	OH	\$12,000	1.98%	\$11,704	\$7,584	64.80%
14	Liberty Ins Underwriters Inc	19917	NY	\$10,555	1.74%	\$10,128	\$4,534	44.76%
15	State Farm Fire And Cas Co	25143	IL	\$10,552	1.74%	\$10,512	\$2,972	28.27%
16	Ace American Ins Co	22667	PA	\$10,476	1.73%	\$9,042	\$4,263	47.15%
17	St Paul Mercury Ins Co	24791	MN	\$10,084	1.67%	\$9,560	\$8,200	85.77%
18	Westport Ins Corp	34207	MO	\$9,004	1.49%	\$8,450	\$11,784	139.46%
19	Safeco Ins Co Of Amer	24740	WA	\$8,243	1.36%	\$8,213	(\$6,301)	(76.72)%
20	Arch Ins Co	11150	MO	\$7,177	1.19%	\$4,662	\$2,193	47.04%
21	RSUI Ind Co	22314	NH	\$7,132	1.18%	\$5,349	\$2,954	55.23%
22	Travelers Cas & Surety Co Of Amer	31194	CT	\$6,689	1.10%	\$6,084	\$2,782	45.72%
23	National Surety Corp	21881	IL	\$6,665	1.10%	\$6,608	\$4,081	61.75%
24	Automotive Underwriters Ins Co A RRG	11033	HI	\$6,178	1.02%	\$4,104	\$3,520	85.77%
25	Farmers Ins Exch	21652	CA	\$5,620	0.93%	\$5,228	\$6,326	121.02%
26	Universal Underwriters Ins Co	41181	KS	\$5,596	0.92%	\$5,452	\$3,150	57.78%
27	Philadelphia Ind Ins Co	18058	PA	\$5,332	0.88%	\$4,915	\$4,119	83.79%
28	Transportation Ins Co	20494	IL	\$4,956	0.82%	\$5,104	\$8,937	175.10%
29	Federated Mut Ins Co	13935	MN	\$4,829	0.80%	\$4,414	\$1,553	35.19%
30	Mutual Of Enumclaw Ins Co	14761	WA	\$4,712	0.78%	\$4,439	(\$1,354)	(30.50)%
31	Travelers Property Cas Co Of Amer	25674	CT	\$4,671	0.77%	\$4,697	\$2,866	61.01%
32	Gulf Ins Co	22217	CT	\$4,574	0.76%	\$6,573	\$22,131	336.69%
33	Great American Ins Co	16691	OH	\$4,534	0.75%	\$4,128	\$7,684	186.13%
34	Old Republic Ins Co	24147	PA	\$4,384	0.72%	\$4,075	\$816	20.02%
35	Genesis Ins Co	38962	CT	\$4,286	0.71%	\$4,468	(\$1,745)	(39.05)%
36	Great American Assur Co	26344	OH	\$4,161	0.69%	\$4,030	\$1,780	44.17%
37	Unigard Ins Co	25747	WA	\$3,925	0.65%	\$3,822	\$723	18.92%
38	Liberty Mut Fire Ins Co	23035	MA	\$3,751	0.62%	\$2,772	\$1,330	47.98%
39	Pemco Mut Ins Co	24341	WA	\$3,461	0.57%	\$3,359	\$1,944	57.88%
40	American Home Assur Co	19380	NY	\$3,446	0.57%	\$3,753	\$2,573	68.54%
All 366 Other Companies				\$155,938	25.75%	\$147,461	\$125,534	85.13%
Totals (Loss Ratio is average)				\$605,575	100.00%	\$580,424	\$438,223	75.50%

(1)Excluding all Loss Adjustment Expenses (LAE)